

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jacob Herber
Jodi Herber
Debtors

Case No. 18-05295-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 52

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db/jdb +Jacob Herber, Jodi Herber, 525 Monroe Avenue, Scranton, PA 18510-2135
5142579 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance Corp., PO Box 65507, Wilmington, DE 19808)
5142580 +Animal Arrest, 407 Main Street, Dickson City, PA 18519-1621
5175367 +Barbara Future, 218 Ferdinand Street, Scranton, PA 18508-1923
5142583 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5142584 +CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
5142597 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218-2676)
5142586 City of Scranton, City Hall, North Washington Avenue, Scranton, PA 18503
5147728 +City of Scranton del waste c/o Northeast Revenue, 340 N Washington Ave, Scranton, Pa 18503-1546
5142588 +Commercial Acceptance Co., 2300 Gettysburg Road, Ste. 102, Camp Hill, PA 17011-7303
5142592 +Dunmore Appliance, Inc., 1447 Monroe Avenue, Dunmore, PA 18509-2431
5142593 +Fidelity Deposit & Discount Bank, 101 N. Blakely Street, Dunmore, PA 18512-1900
5142594 Fidelity Deposit & Discount Bank, Blakely and Drinker Streets, Dunmore, PA 18512
5142595 +First National Community Bank, 102 E. Drinker Street, Dunmore, PA 18512-2491
5142600 +John J. Martin, Esq., 1022 Court Street, Honesdale, PA 18431-1925
5175368 +Kelly E. Hadley, Esquire, O'Malley Harris Durkin Perry P.C., 345 Wyoming Avenue, Scranton, PA 18503-1235
5142601 +Keystone Medical Labs, PO Box 1878, Kingston, PA 18704-0878
5142604 LabCorp, PO Box 2240, Burlington, NC 27216-2240
5142607 +Michael A. Yoder, MD, 781 Keystone Industrial Park Road, Throop, PA 18512-1530
5142608 Moses Taylor Hospital, PO Box 88107, Chicago, IL 60680-1107
5142609 +Nationstar Mortgage, PO Box 3572, Coppell, TX 75019-5538
5142612 PAM, LLC - Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
5142617 PPL Electric Utilities, PO Box 9001845, Louisville, KY 40290-1845
5142611 +Palisades Collection, LLC, c/o Michael F. Ratchford, Esq., 409 Lackawanna Avenue, Ste. 3C, Scranton, PA 18503-2059
5142613 Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
5142614 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
5142615 Peoples Security Bank, 82 Franklin Avenue, PO Box A, Hallstead, PA 18822-0571
5142616 Physicians Health Alliance, PO Box 618, Dunmore, PA 18512-0618
5142618 Radiology Affiliates of Central NJ, PO Box 787512, Philadelphia, PA 19178-7512
5142620 #+Scranton Sewer Authority, 312 Adams Avenue, Scranton, PA 18503-1604
5142621 +Simon Pantierer, 1535 N. Lake Drive, Lakewood, NJ 08701-1540
5142624 Transworld Systems, Inc., PO Box 15510, Wilmington, DE 19850-5510
5142625 +UGI Penn Natural Gas, Inc., PO Box 15503, Wilmington, DE 19850-5503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5142581 +EDI: CAPITALONE.COM Apr 08 2019 23:38:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
5142582 EDI: CAPITALONE.COM Apr 08 2019 23:38:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
5142585 EDI: CHASE.COM Apr 08 2019 23:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
5142587 +EDI: WFNBNB.COM Apr 08 2019 23:38:00 Comenity - Ann Taylor, PO Box 182273,
Columbus, OH 43218-2273
5142589 +E-mail/Text: compliance@contractcallers.com Apr 08 2019 19:33:11 Contract Callers, Inc.,
PO Box 2207, Augusta, GA 30903-2207
5142591 EDI: DISCOVER.COM Apr 08 2019 23:38:00 Discover, PO Box 15316,
Wilmington, DE 19850-5316
5142590 +E-mail/Text: electronicbkbydocs@nelnet.net Apr 08 2019 19:32:58 Dept of Education,
121 S 13th Street, Lincoln, NE 68508-1904
5142596 EDI: RMSC.COM Apr 08 2019 23:38:00 Gap Visa, PO Box 960017, Orlando, FL 32896-0017
5142599 E-mail/Text: miller@hnnbank.com Apr 08 2019 19:32:52 Honesdale National Bank,
733 Main Street, PO Box 350, Honesdale, PA 18431-0350
5142598 +E-mail/Text: miller@hnnbank.com Apr 08 2019 19:32:52 Honesdale National Bank,
733 Main Street, Honesdale, PA 18431-1844
5142602 EDI: CBSKOHLS.COM Apr 08 2019 23:38:00 Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
5142602 E-mail/Text: bncnotices@becket-lee.com Apr 08 2019 19:32:47 Kohl's, PO Box 3115,
Milwaukee, WI 53201-3115
5142603 +E-mail/Text: support@ljross.com Apr 08 2019 19:32:53 L.J. Ross Associates,
4 Universal Way, Jackson, MI 49202-1455
5142605 +EDI: CAPIO.COM Apr 08 2019 23:38:00 Law Offices of Mitchell D. Bluhm &, PO Box 3269,
Sherman, TX 75091-3269
5142606 EDI: TSYS2.COM Apr 08 2019 23:38:00 Macy's, PO Box 8218, Mason, OH 45040-8218
5142610 +EDI: RMSC.COM Apr 08 2019 23:38:00 Old Navy, PO Box 965005, Orlando, FL 32896-5005
5143006 +EDI: PRA.COM Apr 08 2019 23:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5142622 +EDI: RMSC.COM Apr 08 2019 23:38:00 SYNCB/GAPDC, PO Box 965005, Orlando, FL 32896-5005
5142619 EDI: RMSC.COM Apr 08 2019 23:38:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5142623 +EDI: TFSR.COM Apr 08 2019 23:38:00 Toyota Motor Credit, PO Box 9786,
Cedar Rapids, IA 52409-0004

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 8, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
Mark J. Conway on behalf of Debtor 1 Jacob Herber info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com
Mark J. Conway on behalf of Debtor 2 Jodi Herber info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Jacob Herber**
First Name Middle Name Last Name
Debtor 2 **Jodi Herber**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7225**
EIN **-----**
Social Security number or ITIN **xxx-xx-5162**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:18-bk-05295-RNO**

Order of Discharge

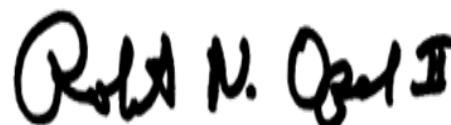
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jacob Herber
aka Yaakov Herber, fdba H&H Realty

Jodi Herber

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

4/8/19

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.